

United States Bankruptcy Court
Northern District of Ohio

In re:
Ronald Dean Cochran
Tara C. Cochran
Debtors

Case No. 14-42499-kw
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-4

User: admin
Form ID: 227ia

Page 1 of 2
Total Noticed: 46

Date Rcvd: Dec 10, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2014.

db/db +Ronald Dean Cochran, Tara C. Cochran, 18866 Forbes Road, Wellsville, OH 43968-8762
tr +Michael D Buzulencia, 150 E Market St., Suite 300, Warren, OH 44481-1141
23414727 +ACB Recovery, P O Box 177, Cincinnati, OH 45201-0177
23414732 +Beaver Valley Pathology, C/O Allied Adjusters, 2144 Sheffield Road,
Aliquippa, PA 15001-2732
23414737 Citibank CBNA, P O Box 6497, Citibank Credit Bureau Dispute, Sioux Falls, SD 57117-6497
23414738 +Client Services Inc, 3451 Harry S. Truman Blvd, St. Charles, MO 63301-9816
23414739 +Columbiana County Municipal Court, 38832 Saltwell Road, Lisbon, OH 44432-8305
23414743 +FED Loan Servicing, P O Box 69184, Harrisburg, PA 17106-9184
23414744 +FIA Card Services NA, C/O Northstar Location Services, 4285 Genesee Street,
Cheektowaga, NY 14225-1943
23414745 +Fidelity Collections, P O Box 2055, Alliance, OH 44601-0055
23414747 +Foundation Rad. Group, C/O Amerifinancial Solutions, P O Box 602570,
Charlotte, NC 28260-2570
23414748 +Global Credit Collection Corp, P O Box 101928, Dept 2417, Birmingham, AL 35210-6928
23414749 +Heritage Valley Health System, 2 Peartree Way, Beaver, PA 15009-1954
23414751 +Lindsey Hall Esq, Javitch Block & Rathbone LLC, 1100 Superior Ave 19th Floor,
Cleveland, OH 44114-2521
23414758 +MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
23414753 +Market Magazine, 7005 Southberry Hill, Canfield, OH 44406-8176
23414754 +Med Health Services, 200 James Place, 2nd Floor, Monroeville, PA 15146-3411
23414756 +Miller Stacey & Associates Inc, P O Box 2646, East Liverpool, OH 43920-0646
23414757 +Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210
23414759 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
23414760 +Nationwide Credit Inc, 2015 Vaughn Road NW, Suite 400, Kennesaw, GA 30144-7802
23414761 +Rivervalley Health Partners, East Liverpool City Hospital, P O Box 22248,
Louisville, KY 40252-0248
23414763 SLS, 8742 Lucent Blvd, Suite 300, Highland Ranch, CO 80129-2386
23414762 Seterus, P O Box 2206, Grand Rapids, MI 49501-2206
23414764 +Ted M. Traut, Esq, Weltman Weinberg & Reis Co LPA, 323 W Lakeside Ave 2nd Floor,
Cleveland, OH 44113-1099
23414765 #+Tri State ER Physicians, P O Box 359, Akron, OH 44309-0359
23414768 +USDE, Direct Loan Servicing Center, P O Box 5609, Greenville, TX 75403-5609
23414766 +United Collection Bureau Inc, 5620 Southwyck Blvd, #206, Toledo, OH 43614-1501
23414767 +Universal Card (CBNA), P O Box 6497, Sioux Falls, SD 57117-6497
23414769 +Woo S. Jun Esq, Weltman Weinberg & Reis Co LPA, 323 W. Lakeside Ave 2nd Floor,
Cleveland, OH 44113-1099

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rvhoppel@gmail.com Dec 10 2014 21:52:18 Richard V Hoppel,
Richard V. Hoppel Co., L.P.A., 16688 St. Clair Avenue, East Liverpool, OH 43920
23414730 +EDI: ARSN.COM Dec 10 2014 21:43:00 AT&T Universal Card (CBNA),
C/O ARS National Services Inc, P O Box 463023, Escondido, CA 92046-3023
23414728 +EDI: MERRICKBANK.COM Dec 10 2014 21:43:00 Advanta Credit Cards, P O Box 9217,
Old Bethpage, NY 11804-9017
23414729 +EDI: ACCE.COM Dec 10 2014 21:43:00 Asset Acceptance LLC, P O Box 1630,
Warren, MI 48090-1630
23414731 EDI: BANKAMER.COM Dec 10 2014 21:43:00 Bank Of America, P O Box 982235,
El Paso, TX 79998
23414733 +EDI: CAPITALONE.COM Dec 10 2014 21:43:00 Capital One Bank USA NA, P O Box 30281,
Salt Lake City, UT 84130-0281
23414734 +EDI: CHASE.COM Dec 10 2014 21:43:00 Chase Bank USA NA, P O Box 15298,
Wilmington, DE 19850-5298
23414735 +E-mail/Text: bankruptcy@cavps.com Dec 10 2014 21:54:31 Citibank,
C/O Calvary Portfolio Services, 7 Skyline Drive #3, Hawthorne, NY 10532-2162
23414736 +EDI: ARSN.COM Dec 10 2014 21:43:00 Citibank, NA/The Home Depot,
C/O ARS National Services Inc, P O Box 463023, Escondido, CA 92046-3023
23414740 E-mail/Text: cbagshaw@creditmanagementcompany.com Dec 10 2014 21:54:38
Credit Management Co., P O Box 16346, Pittsburgh, PA 15242-0346
23414741 EDI: DIRECTV.COM Dec 10 2014 21:43:00 Direct TV, P O Box 78626, Phoenix, AZ 85062
23414742 EDI: DISCOVER.COM Dec 10 2014 21:43:00 Discover Financial Services LLC, P O Box 15316,
Wilmington, DE 19850
23414746 +EDI: FSAE.COM Dec 10 2014 21:43:00 Firstsource Advantage LLC, 205 Bryant Woods South,
Amherst, NY 14228-3609
23414750 +E-mail/Text: bankruptcy@huntington.com Dec 10 2014 21:53:38 Huntington National Bank,
P O Box 1558, Dept EA4W25, Columbus, OH 43216-1558
23414752 +EDI: LTDFINANCIAL.COM Dec 10 2014 21:43:00 LTD Financial Services LP,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
23414755 +EDI: MID8.COM Dec 10 2014 21:43:00 Midland Funding LLC, Midland Credit Mgmt Inc,
8875 Aero Dr # 200, San Diego, CA 92123-2255

TOTAL: 16

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2014 at the address(es) listed below:

Michael D Buzulencia buzulenciatrustee@mahoningvalleylaw.com, OH37@ecfcbis.com
Richard V Hoppel on behalf of Debtor Tara C. Cochran rvhoppel@gmail.com
Richard V Hoppel on behalf of Debtor Ronald Dean Cochran rvhoppel@gmail.com

TOTAL: 3

United States Bankruptcy Court for the Northern District of Ohio**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on December 8, 2014. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information**Case Number:** 14-42499-kw**Debtor(s):**

Ronald Dean Cochran
18866 Forbes Road
Wellsville, OH 43968

Tara C. Cochran
18866 Forbes Road
Wellsville, OH 43968

Other names used by the Debtor(s) in the last 8 years:

**Last Four Digits of Debtor's Social Security Number or
Individual Taxpayer ID Number (ITIN)/Complete EIN:**

xxx-xx-0474

xxx-xx-3054

Attorney for Debtor:

Richard V Hoppel
Richard V. Hoppel Co., L.P.A.
16688 St. Clair Avenue
East Liverpool, OH 43920
Telephone number: (330) 368-0061

Bankruptcy Trustee:

Michael D Buzulencia
150 E Market St.
Suite 300
Warren, OH 44481-1205
Telephone number: (330) 392-8551

Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: February 3, 2015**Time:** 09:30 AM**Location:** Federal Building, 10 East Commerce St., 341 Meeting Room, 3rd Floor, Youngstown, OH 44503

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on the other side of this notice.

The presumption of abuse does not arise.

Deadlines

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim: *Please do not file a proof of claim unless you receive a notice to do so.*

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: April 6, 2015

Deadline to Object to Exemptions: 30 days after the *conclusion* of the meeting of creditors.

Address of the Bankruptcy Court Clerk's Office:

U.S. Bankruptcy Court
Federal Building & US Courthouse
10 East Commerce Street
Youngstown, OH 44503

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Date: December 10, 2014

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case:

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Presumption of Abuse:

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Do not include this notice with any proof of claim or other filing you submit to the court.

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices